

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA-NEWPORT NEWS DIVISION**

MALIK JONES and SHANE LUCKADO., Plaintiff,)	JURY TRIAL DEMANDED
)	
)	
)	
v.)	Case No.
)	
ENHANCED RECOVERY COMPANY LLC.,)	
)	
Defendant.)	
)	

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action actual and statutory damages brought by Plaintiffs, Malik Jones and Shane Luckado, and individual consumer, against Defendant Enhanced Recovery Company, LLC., (“ERC”) for violations of the Fair Debt Collections Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter “FDCPA”) which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) 28 U.S.C 1331. Venue in this District is proper in that the Defendant transact business in Newport News City, Warrick County, Virginia, and the conduct complained of occurred in Newport News City, Warrick County, Virginia

III. PARTIES

3. Plaintiff Shane Luckado (hereinafter “Mr. Luckado”) is a natural person residing in Newport News City, Warrick County, Virginia. Mr. Luckado is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C § 1692a(3).
4. Party Malik Jones (hereinafter “Mr. Jones”) is a natural person residing in Newport News City, Warrick County, Virginia. Mr. Jones has been assigned 100 percent of these claim(s) above also is Attorney-In-Fact pursuant to Virginia Stat. tit. § 64.2-1633.
5. Upon information and belief, Defendant Enhanced Recovery Company, LLC., is a Florida corporation with its principal place of business located at 8014 Bayberry Rd, Jacksonville, FL 32256
6. Defendant Enhanced Recovery Company, LLC., is engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempts to collect consumers’ debts alleged to be due to others.

IV. FACTS OF THE COMPLAINT

7. Defendant, Enhanced Recovery Company, L.P., (hereinafter referred to as (“Debt Collector”) as defined by the FDCPA, 15 U.S.C 1692a(6).
8. On or about October 14, 2021 Mr. Luckado revied his credit report on “credit karma.”
9. On the report, Mr. Luckado observed a trade line from Debt Collector.
10. Debt Collector (Enhanced Recovery Company, LLC,) furnished a tradeline of \$169, allegedly owned to Comcast Cable
11. Also, October 15, 2021, Plaintiff made a dispute via telephone, however on December 15, 2021, Plaintiff re-checked his credit reports and Debt collector has had several communications with the consumer reporting agencies and Debt Collector failed to communicate that the debt was disputed by Plaintiff.
12. Defendant materially lowered Plaintiff’s credit score by failing to note Plaintiff’s dispute.
13. A debt reported without dispute results in a much lower credit score than a report of both the debt and the dispute. Saunders v. Branch Banking and Trust Co. of VA, 526 F. 3d 142, 146-47 (4th Cir. 2008).
14. Debt Collector’s publishing of such inaccurate and incomplete information has severely damaged the personal and credit reputation of

Mr. Luckado and caused sever humiliation, emotional distress, mental anguish, and damage to his FICO scores.

V. FIRST CLAIM FOR RELIEF
(Defendant Enhanced Recovery Company, LLC.)
15 U.S.C. §1692e(8)

15. Mr. Luckado re-alleges and reincorporates all previous paragraphs as if fully set out herein.

16. The Debt Collector violated the FDCPA.

17. The Debt Collector's violations include, but are not limited to, the following:

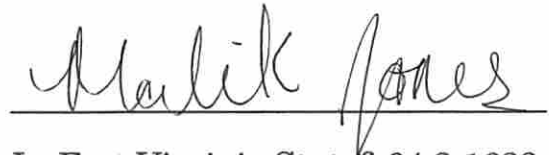
(a) The Debt Collector violated 15 U.S.C § 1692e(8) of the FDCPA by failing to disclose to the consumer reporting agencies that the alleged debt was in dispute by Mr. Luckado.

18. As a result of the above violations of the FDCPA, the Defendant is liable to the actual damages, statutory damages, and cost to Mr. Luckado.

VI. JURY DEMAND AND PRAYER FOR RELIEF

19. WHEREFORE, Plaintiffs Malik Jones and Shane Luckado respectfully demands a jury trial and request that judgement be entered in favor of Plaintiff and against the Debt Collector for:

- A. Judgment for the violations occurred for violating the
FDCPA;
- B. Actual damages pursuant to 15 U.S.C 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C 1692k(2);
- D. Cost pursuant to 15 U.S.C 1692k(3);
- E. For deletion and further relief as the Court may deem just
and proper.

A handwritten signature in black ink, reading "Malik Jones", is written over a horizontal line.

Malik Jones Attorney-In-Fact Virginia Stat. § 64.2-1633.
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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Newport News DIVISION

Malik Jones and Shane Luckado
Plaintiff(s),

v.

Civil Action Number: _____

Enhanced Recovery Company, LLC
Defendant(s).

LOCAL RULE 83.1(M) CERTIFICATION

I declare under penalty of perjury that:

No attorney has prepared, or assisted in the preparation of Complaint + Demand for trial
(Title of Document)

Malik Jones
Name of *Pro Se* Party (Print or Type)

Malik Jones
Signature of *Pro Se* Party

Executed on: 1-11-22 (Date)

OR

The following attorney(s) prepared or assisted me in preparation of _____.
(Title of Document)

(Name of Attorney)

(Address of Attorney)

(Telephone Number of Attorney)

Prepared, or assisted in the preparation of, this document

(Name of *Pro Se* Party (Print or Type)

Signature of *Pro Se* Party

Executed on: _____ (Date)